

Executive Offices of Baldwin Park
4767 New Broad Street, Suite 332
Orlando, Florida 32814
(407) 515-1060
**satellite office in Jacksonville*

One Emerald Place
3113 Stirling Road, Suite 201
Fort Lauderdale, Florida 33312
(954) 983-1112

Premier Executive Center
1415 Panther lane, Suite 351
Naples, Florida 34109
(239) 591-6614
**satellite office in Ft Myers*

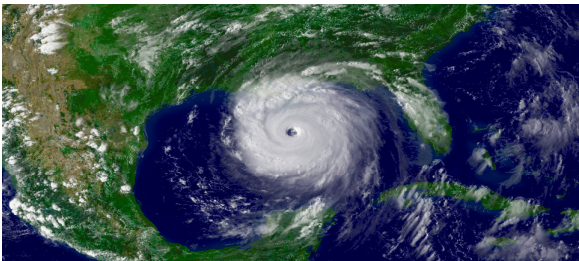
TOLL FREE: 855-4-CONDOCRAZE

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www.florida-association-law.com

HURRICANE EDITION



Our firm's radio show Condo Craze and HOA's is lucky enough to have wonderful sponsors that help make the show and publications like this possible throughout the year. In this newsletter, each of our sponsors bring their expertise to the table and provide helpful tips to our readers about what to do both before during and after a storm.

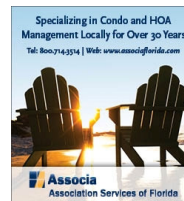
AFFINITY MANAGEMENT SERVICES



The Florida Condominium Act grants powers to the board of directors to operate the community for the health, safety, comfort, and general welfare of the owners. This includes an implied responsibility to

prepare and protect the association from events that pose a threat. The board of directors and management must develop a plan for responding to adverse weather conditions well in advance of the storm. All of the association's available resources including staff, contractors and volunteers should know exactly what to do when the storm passes. Contact Affinity at 305-325-4243 or www.AffinityManagementServices.com

ASSOCIATION SERVICES OF FLORIDA



Evacuate!

Regardless of whether you are located in a high-rise building or one that is less than 75 feet in height, the sound of someone yelling the word "evacuate" or the sounding of an alarm should immediately yield action. What type of action depends upon the preparedness of the occupants and the severity of the situation. A well managed building should strive to perform an evacuation drill annually. Whether your building is located in an "evacuation zone" or not, a drill helps to identify areas that may need improving in your current evacuation plan, escape routes, emergency plan and perhaps the need to increase floor wardens or block captains. As an emergency plan is being developed there are some items that can be useful resources for the plan. We suggest a site plan/floor plan that identifies the location of fire pumps, back-up generators, shut off valves, utility information, fire extinguishers, smoke barrier doors, areas that are to be utilized for special needs occupants, areas of responsibility for staff and volunteers, specific evacuation information per floor and the location of stairwells and elevators. During an evacuation some occupants may be unable, due to injuries or disabilities, to descend all the stairs until the bottom floor and exit the building. A good emergency plan will advise those affected where to re-assemble or meet in accordance with the floor being occupied and their physical capabilities. Call Associa at: 954-922-3514 and visit their website at: www.associaflorida.com.

CONDOMINIUM CONCEPTS



Yes, it is hurricane season again and everyone should hope for the Best but prepare for the worst. With predictions for 2013 of 13-20 named storms and 7-11 Hurricanes it is imperative that your community take a proactive approach. When was the last time you made sure your shutters are in proper working condition? Have you prepared an EMERGENCY KIT, with items such as water, batteries, canned or dried foods? Have you thought about alternative plans for your pets? Don't wait for the last minute when everyone is scrambling around like mad. To reach Condominium Concepts, call 407-902-8104 or go to: www.condominiumconcepts.com.

CYBER CITIZENS FOR JUSTICE



One can only hope that we all learned from Hurricane Wilma in 2005. The hurricane itself destroyed many homes, but even more owners lost their homes because of financial issues. For example, they couldn't pay the special assessments that had to be levied due to insufficient

insurance coverage or the lack of reserve funds to cover the high deductibles. Now, the condominium statutes require owners to acknowledge that by voting against the funding of reserve accounts, you may be subjecting yourself to special assessments in the future. Make sure you talk with your insurance broker to see if your building is properly covered - and try as hard as you can to ensure that reserve funds are sufficient to pay for possible deductibles. Visit CCFJ's informative website by going to: www.ccfj.net.

GARDEN LEADER



Now is the time to assess the landscaping that surrounds your home or business. Here are some helpful tips and ideas to keep you, your family and your home Hurricane ready! Have a

certified tree care professional identify dead or dying limbs and branches that may be weakly attached due to improper pruning in the past and are subject to breaking and falling out of the tree, creating damage to surrounding targets. A professional tree care company can then take action, including proper corrective pruning practices or removal of the tree entirely, if necessary. Routine maintenance of the trees at your home and office promotes slow healthy development and can be beneficial in reshaping the tree to be more wind tolerant. If a Hurricane does impact your home or business, damaged trees and stumps need to be evaluated for survivability long-term. Often trees resprout quickly and seem to rebound well to the untrained eye, when truly what is left is a tree with an unsafe structure that will cause damage to your home in a future storm. Garden Leader can help with all your landscaping needs. Call us at: 888-680-7035 and visit our website at: www.garden-leader.com.

GERSTLE ROSEN AND GOLDENBERG



While the weather gets the headlines this time of year, your accounting firm should be working on budget preparation and record retention issues.

Now is the time to project 2013 operating results and year end balances, project future capital expenditures, review contract specifications and performance, determine future insurance increase projections, review policies and procedures for backing up records, scanning original source documents, backing up financial statements and records and determining whether or not your governing documents will require an insurance trustee to handle the claims process. Call Gerstle Rosen and Goldenberg at 305-937-0116 and visit their website at: www.grgcpa.com.

ELCON ELECTRIC



Being prepared for electrical power outages should already be in your minds if you

live in South Florida. It's great to have an emergency generator, but now is the time to make sure your property's generator (stand-by or portable) is up and running and will work without a hitch when the power goes out. Elcon Electric is the trusted advisor to many property management companies for all aspects of electrical service work and generator sales/maintenance. The Switch is ON to Elcon - "Your Neighborhood Electricians!" Check out our website at www.elconelectric.com to learn more about Elcon Electric and the services we provide or call 800-446-8915.

BEST ROOFING



Installation practices are often the reason that roofs fail. The failure usually results from vulnerability at the perimeter and punctures and tears from debris. The attachment to the deck often cannot resist the loads created when the perimeter securement fails. If you can't hold the edge down, the whole thing is going to come off. At Best Roofing, we have seen the issue of fastener corrosion over and over again. When high winds enter buildings through these spaces, roofs are compromised. Careful installation practices can make a big difference in a roof's hurricane preparedness. Nearly 95% of roof failures are caused by poor workmanship and substituted materials. We've seen nails from hardware stores being used in place of proper fasteners. The question you should ask yourself now is this: "Is my roofing system prepared for a hurricane? **The Good News:** If you're unsure or have doubts, you should call a roofing professional to come and perform a comprehensive inspection. At Best Roofing, we offer free inspections and reviews. We'll help you document a dry roofing system which will aid you with your insurance company should a roof become damaged during a storm. Our technicians will review the roof assembly, assure that all the rooftop units are secured and there are no weak spots. We'll identify missing fasteners, voids and punctures and much more so you can know your system is ready. Give Best Roofing a call at: 1-800-892-BEST and visit our website at: www.bestroofing.net.

FLCPM



It never fails. After every hurricane, Floridians hire the services of unlicensed contractors to perform all sorts of repairs. Proper permits aren't pulled, the work, if done at all, is done poorly. The contractor skips town and may even wind up getting arrested. You may also wind up having to pay

twice for the same work. Make sure you only hire licensed and insured contractors to perform the repair work in your community. Let us help inspect your property, bid out the job and make sure it's done right. Call Florida Construction Project Management at 954-445-0862 and visit our website at: www.flcpm.com.

LUMENESSE



Want hurricane protection for your glass windows and doors but don't want to go through the cost and expense of shutters or storm resistant glass? The alternative is film lamination from Lumenesse. Lumenesse makes the most advanced and strongest film

lamination system of its kind, offering 24 hour protection for your home or office. And, it's the first safety and security film to be approved for hurricane protection by Miami-Dade County!. If you want to find out how to protect your condominium with Lumenesse window film, and forget ugly shutters or expensive hurricane glass, give Lumenesse a call at 1-800-573-9979. www.lumenessefilms.com.

DOUGLAS ORR PLUMBING



In preparation for hurricane season it is important that your plumbing and gas connections are in order before the storm hits.

Identify all of your home's or building's shut off valves for both domestic water and natural gas. Hurricanes and even tropical depressions can cause a tremendous amount of damage by wind driven debris including the severing of gas lines and water piping. You can mitigate damages by shutting off your services before any damages occur. Next, if you are in a building, make sure that all sewer and roof drains are draining properly prior to the storm. The last thing that you need is a clogged roof or sewer drain that causes water to back up. Keep a supply of Flood Sax or sand bags on the premises to divert water away from entrances and electrical rooms in low lying areas. After the storm, pay special attention to water boiling guidelines as your city water may have been contaminated. Have plumbing issues, call Douglas Orr Plumbing at: 1-800-DOUG-ORR and visit our website at: www.orrplumbing.com.

DRIVEWAY MAINTENANCE



Don't forget to budget money for disaster recovery and remediation. This should be an annual allocation - literally a "rainy day fund"- banked in the event of an emergency. Some insurance policies cover disaster recovery, but many that do offer

such coverage feature a high deductible. Be prepared to "self-insure" to cover the difference, and to meet immediate and essential needs before insurance payouts become available. Driveway Maintenance has provided emergency service, debris removal and emergency parking lot repair to customers from Florida through Virginia for over 55 years. Call us at 800-432-1191 and visit our website at www.driveway.net.

JADEMAR



After a hurricane or tropical storm, you should not have to worry about having to change or repair any lights around your home or property. LED bulbs draw less

wattage than standard household bulbs and fixtures which means you can power more lights in your home under generator power! In fact, some LED bulbs are also designed to operate on 12V systems so they can even be powered by battery or solar power! Want to make the switch to LED lighting? Give Jademar a call at 305-640-0465 and visit our website at: www.jadcoelectrical.com.

SERVICEMASTER

ServiceMASTER
Restore

When water or wind damage occurs in your home or building, the first steps you take could mean the difference between a small cleanup and a more costly restoration.

What to do: Remove as much water as possible by mopping and blotting. Lift draperies and wet area rugs off the floor, loop through coat hanger and place on the drapery rods. Wipe furniture, prop up wet furniture cushions for even drying and place aluminum foil under furniture legs. Move photos, paintings and art objects to a safe, dry location. Open drawers, closet and cabinet doors to enhance drying. **What not to do:** Do not attempt to use ceiling fans if ceiling is wet. Do not enter a room with standing water until electricity has been turned off. Do not use a regular household vacuum to remove water. Do not lift tacked-down carpet without professional help. Do not use electrical appliances while on wet carpet or flooring. Do not disturb visible mold. Need help with your post storm clean-up? Call ServiceMaster 24/7 Remediation Service at 954-969-5906 and visit their website at: www.servicemaster247.com.

MACK MACK AND WALTZ



Now is a good time to review what associations must do to prepare for a

storm. Document the condition of the property before the storm hits. Detailed photos and/or videos of the buildings will be very useful when trying to settle a claim. Negotiate with contractors that will first respond to repair the damage before the storm to ensure that they are available to you. Document important phone numbers and talk to your insurance agent about whom to call to first report your damage. The Florida Association of Insurance Agents has a "Cat App" available for iPhone and Android users that has a lot of useful information. All policies have large hurricane retentions and if your association does not have adequate reserves to fund these retentions, it is recommended that you talk to your lender and establish a line of credit ahead of time so that you can make repairs to the property after the storm. Finally, the board should consider establishing a catastrophe committee to deal with day-to-day decisions after the storm. Need help with your association's insurance needs, give Mack Mack and Waltz a call at 954-640-6225. www.mackinsurance.com

FLORIDA COMMUNITY ASSOCIATION JOURNAL



Your community should have a plan in place for dealing with media inquiries post disaster. Here are

tips for managing media: Appoint a spokesperson; Share spokesperson contact information with residents, law enforcement, and local media; Determine community's message and put it in writing; Set physical perimeter and access control for media representatives (vans, reporters, satellite trucks, etc.); Ask media representatives to check-in with spokesperson; Media credentials should be verified before information is distributed; report unlawful activity to law enforcement. If warranted, schedule press conference to distribute information and answer questions. Visit our website at: www.flcaj.com.

ENVERA



Make sure to Back up all security databases and video footage prior to a storm hitting. Having offsite backups of your community's security assets is paramount. After the storm and during the rebuilding phase, it is important that your security provider be able to reinstate all security systems as quickly as possible. With remote, offsite backups, this can begin immediately and without losing valuable configuration, monitoring and archiving capabilities. Envera protected communities can rest assured that if a disaster strikes Envera is in the 5% of companies that can recover quickly, thanks to their advanced planning and thorough testing. Contact us today at 855-936-8372 to review your community's storm preparedness plan and let Envera provide you a FREE security consultation for your community. Visit us at: www.enverasystems.com.

ALLSTATE



Remember, the condo's master policy excludes coverage for all personal property within the unit or limited common elements, and floor, wall, and ceiling coverings, electrical fixtures, appliances, water heaters, water filters, built-in cabinets and countertops, and window treatments, including curtains, drapes, blinds, hardware, and similar window treatment components, or replacements of any of the foregoing which are located within the boundaries of the unit and serve only such unit. Such property and any insurance thereupon is the responsibility of the unit owner. An HO-6 policy insures these items and is relatively inexpensive. To learn more, call Randy Hoffman at 954-846-1206.

Eric M. Glazer: born August, 1967, Brooklyn, New York. B.A., New York University, 1989. J.D., University of Miami School of Law, 1992. U.S. District Court, Southern District of Florida, 1992. U.S. District Court, Middle District of Florida, 2004. U.S. District Court, Northern District of Florida, 2004. U.S. Circuit Court of Appeals for the Eleventh Circuit, 1996. U.S. Supreme Court, 1996. Certified Circuit and County Court Mediator, 2007, District of Columbia, 2010, New York State, 2010.

Ralph C. Ruocco: born April, 1974, Brooklyn, New York. B.A. Brooklyn College, 1998. J.D., University of Miami School of Law, 2002. U.S. District Court, Southern District of Florida, 2005, U.S. Supreme Court, 2011

Scott R. Shapiro: born May, 1980, Cleveland, Ohio. B.A. University of Florida, 2002. J.D., University of Miami School of Law, 2005, U. S. District Court Southern District of Florida, 2002.

May Hustey: born July, 1972, Hollywood, Florida; B.A. University of South Florida, 1994, J.D. St. Thomas University School of Law, 1998, U. S. District Court Southern District of Florida, 2002. U.S. Supreme Court, 2011

Pennie S.A. Mays: born March, 1980, B.A. Florida Agricultural and Mechanical University 2002, J.D. University of Florida, 2004. U.S. Supreme Court, 2011, Certified by The Florida Bar in Construction Law, 2013.

Jason Shepelrich: born December, 1973, B.A. Florida Atlantic University, 1995, J.D. Nova Southeastern University, 1998, U. S. District Court Southern District of Florida, 2000, U. S. Supreme Court, 2011.

Celena Nash: born February, 1982, Quincy, FL, B.A. Park University, 2004, J.D. Florida Coastal University, 2008, U. S. District Court Southern District of Florida, 2002.

The firm is devoted to representation of condominium and homeowner associations in Florida. The firm has represented hundreds of associations since its inception in 1994, regarding all facets of association law. In addition, the firm routinely litigates, mediates and arbitrates association cases in state and federal courts and before the Division of Florida Land Sales, Condominiums and Mobile Homes, Arbitration Section.